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The Impact of E-Commerce, Social Media, and Fintech on Customer Satisfaction in The Food and Beverage SME Sector in The City of Jambi

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh e-commerce, media sosial, dan fintech terhadap kepuasan pelanggan pada sektor UMKM kuliner di Kota Jambi. Penelitian ini dilatarbelakangi oleh perkembangan teknologi digital yang mendorong perubahan perilaku konsumen menuju transaksi berbasis digital. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan teknik pengumpulan data melalui penyebaran kuesioner. Jumlah sampel yang digunakan sebanyak 101 responden dengan teknik purposive sampling. Analisis data dilakukan menggunakan metode Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan bantuan SmartPLS 4. Hasil penelitian menunjukkan bahwa e-commerce, media sosial, dan fintech berpengaruh positif dan signifikan terhadap kepuasan pelanggan. Nilai koefisien determinasi menunjukkan bahwa model penelitian mampu menjelaskan variabel kepuasan pelanggan dengan baik. Temuan penelitian ini menunjukkan bahwa pemanfaatan teknologi digital berperan penting dalam meningkatkan kepuasan pelanggan pada UMKM kuliner di Kota Jambi. Penelitian ini diharapkan dapat memberikan kontribusi bagi pengembangan ilmu pemasaran digital serta menjadi referensi bagi pelaku UMKM dalam merancang strategi transformasi digital untuk meningkatkan daya saing usaha.

Kata kunci: E-commerce, fintech, kepuasan pelanggan, media sosial, UMKM kuliner

ABSTRACT

This study aims to analyze the effect of e-commerce, social media, and fintech on customer satisfaction in the culinary MSME sector in Jambi City. This study is motivated by the development of digital technology that has encouraged changes in consumer behavior toward digital based transactions. The research method used is a quantitative approach with data collection techniques through questionnaire distribution. The sample used consisted of 101 respondents selected using purposive sampling techniques. Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4 software. The results show that e-commerce, social media, and fintech have a positive and significant effect on customer satisfaction. The coefficient of determination indicates that the research model is able to explain the customer satisfaction variable well. These findings indicate that the utilization of digital technology plays an important role in improving customer satisfaction in the culinary MSME sector in Jambi City. This study is expected to contribute to the development of digital marketing knowledge and serve as a reference for MSME actors in designing digital transformation strategies to improve business competitiveness.

Keywords: E-commerce, fintech, customer satisfaction, social media; MSMEs

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the national economy because they drive economic growth, create jobs, and improve public welfare. In Indonesia, MSMEs contribute approximately 60% to the national Gross Domestic Product (GDP) and employ about 97% of the workforce, making them one of the main pillars of national economic resilience (Kemenko Bidang Perekonomian RI, 2022). One of the rapidly growing MSME subsectors is the culinary sector. According to the Ministry of Tourism and Creative Economy, the culinary subsector contributes 20-30% to the total national creative economy (Medcom.id, 2022). This indicates that the culinary sector holds significant potential in supporting both regional and national economic growth.

In the city of Jambi, the culinary sector also plays a vital role in the local economy. Data from (JambiPrima.com, 2022) indicates there are 21,186 SMEs operating in the culinary sector. The presence of these culinary MSMEs not only increases community income but also serves as a means of creating jobs and reducing unemployment (Nursakhila et al., 2023). Therefore, enhancing the competitiveness of culinary MSMEs in Jambi City has become an urgent need to ensure they can survive and thrive amid increasingly fierce business competition.

The development of digital technology over the past decade has transformed business models and consumer behavior. This transformation has prompted businesses to leverage e-commerce, social media, and financial technology (fintech) as tools to enhance their competitiveness. E-commerce refers to the buying and selling of goods or services via electronic networks, enabling transactions to occur more efficiently without the constraints of time or location (Laudon & Traver, 2018). In the food industry, e-commerce is primarily implemented through online food ordering platforms such as GoFood, GrabFood, and ShopeeFood, which allow customers to place orders quickly and conveniently.

In addition to e-commerce, social media has also become a crucial tool in digital marketing. Social media enables businesses to establish two way communication, convey product information, and foster closer interactions with customers (Kaplan & Haenlein, 2010). For culinary SMEs, the use of social media is considered effective because food products possess high visual appeal, making them easy to promote through photos or videos. Engaging content, consistent information, and responsive interactions can boost customer trust and engagement, which ultimately leads to higher customer satisfaction.

On the other hand, fintech has emerged as a technology based financial service innovation that offers convenience, speed, and transaction security. One of the most widely used fintech implementations by SMEs is the digital payment system via the Quick Response Code Indonesian Standard (QRIS). The availability of digital payments makes it easier for customers to conduct cashless transactions and helps businesses improve operational efficiency. A practical, fast, and secure payment system will create a positive transaction experience for customers.

The phenomenon of digitalization is also beginning to take hold among culinary SMEs in the city of Jambi. According to a study conducted by the Institute for Development of Economics and Finance (INDEF), referencing data from the Central Statistics Agency (BPS) and the Indonesian Internet Service Providers Association (APJII), 56.3% of SMEs utilize social media, 47.6% use e-commerce, and 14.96% use online food ordering services. The Jambi City Government also notes that more than 20%, or approximately 2,000 SMEs, have been digitized through various digital platforms. However, the utilization of this technology remains suboptimal and is still limited in scope. According to (Bank Indonesia, 2022), the digital transformation of MSMEs is hindered by several factors, including low digital literacy, limited digital infrastructure, and insufficient technological capabilities among business actors.

As a result, various issues still frequently arise, such as discrepancies in product information on digital platforms, delayed responses to customers on social media, and technical difficulties with digital payments. These conditions impact the customer experience and have the potential to lower customer satisfaction levels. In fact, customer satisfaction is a key indicator of business sustainability because satisfied customers tend to make repeat purchases and provide positive recommendations to others (Kotler & Keller, 2016).

Several previous studies have shown that e-commerce, social media, and fintech influence both business performance and customer satisfaction. (Tantri et al., 2024) found that online food delivery, fintech, and digital marketing have a positive effect on the revenue of culinary SMEs (Nurqamarani et al., 2024) stated that content quality and customer interaction on social media play a crucial role in the success of culinary SME marketing. Meanwhile, (Sari & Raya, 2022) demonstrated that the quality of QRIS services has a positive effect on customer transaction satisfaction. However, several other studies have shown inconsistent results, particularly when digital variables are tested simultaneously against business performance (Agnesia & Saputra, 2022; Shofa, 2024).

Theoretically, the Technology Acceptance Model (TAM) explains that technology acceptance is influenced by two main factors: perceived ease of use and perceived usefulness (Davis & Davis, 1989). This means that the easier a technology is to use and the greater the benefits perceived by users, the higher the likelihood that the technology will be accepted and able to increase customer

satisfaction. In the context of culinary SMEs, customer satisfaction is influenced by the quality of the customer experience from the information search process, ordering, service interactions, to payment. Therefore, the integration of e-commerce, social media, and fintech is a crucial factor that business owners must consider.

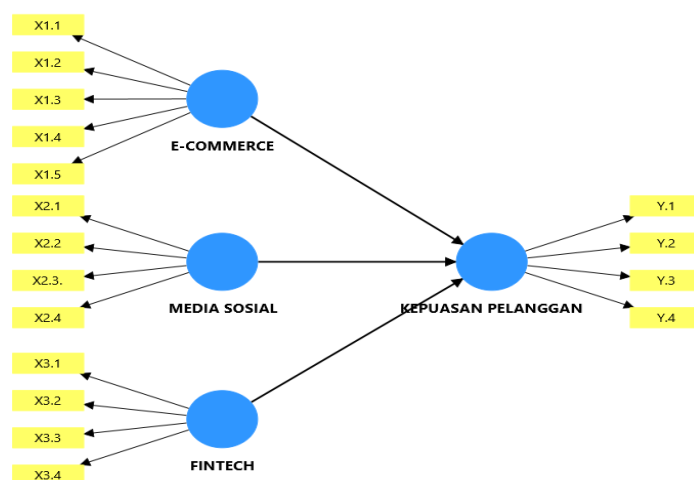
Based on a review of the literature, there remains a significant research gap. Previous studies have primarily focused on the impact of digitalization on corporate revenue or financial performance, while the aspect of customer satisfaction has rarely been examined simultaneously and in depth. Therefore, this study fills this gap in the literature by simultaneously integrating the three pillars of the digital ecosystem e-commerce, social media, and fintech. This study aims to analyze the influence of these three variables both partially and simultaneously. The results are expected to provide a theoretical contribution to the development of digital marketing science and serve as a practical guide for MSME actors and local governments in designing digital transformation strategies that are truly customer centric.

METHOD

This study employs a quantitative approach with a descriptive associative design to analyze the influence of e-commerce, social media, and financial technology (fintech) on customer satisfaction among culinary MSMEs in Jambi City. A quantitative approach was used because this study examines the relationships between variables using numerical data analyzed statistically (Creswell & Creswell, 2018; Sugiyono, 2022).

The study was conducted in Jambi City among a population of culinary SME consumers who have used online food delivery services, interacted via social media, and made digital payments. Given that the exact population size is unknown (unknown population), the sample size was determined using (Lemeshow et al, 1990) formula with a 95% confidence level ($Z = 1.96$), a maximum estimated proportion ($P = 0.5$), and a 10% margin of error ($d = 0.10$). Based on the calculation $n = (Z^2 \cdot P \cdot (1-P)) / d^2$, a minimum threshold of 96 respondents was obtained, however, the researcher set the sample size at 101 respondents to increase statistical power and the stability of the model estimates.

The sampling technique employed purposive sampling based on specific criteria. The sampling was conducted using purposive sampling with primary data collected via an online questionnaire (Google Form) using a five point Likert scale (1-5). Data analysis was performed using Partial Least Squares based Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. The analysis included an evaluation of the outer model through validity and reliability tests, as well as the inner model through tests of the coefficient of determination (R^2), effect size (f^2), and hypothesis testing using the bootstrapping procedure (Hair et al., 2019). Prior to model testing, a path diagram (Figure 1) of the tested structural model was constructed to illustrate the complexity of the relationships among the study variables.



Source: processed data

Figure 1
Research Flowchart

RESULTS

Table 1
Respondent Characteristics

Description	Frequency	Presentation
Gender		
Male	34	33,7
Female	67	66,3
Total	101	100,0
Age		
17-20 years	28	22,7
21-25 years	55	54,5
26-30 years	8	7,9
31-35 years	4	4,0
>35 years	6	5,9
Total	101	100,0
Purchase Frequency		
1-3 times	60	59,4
4-7 times	23	22,8
>7 times	18	17,8
Total	101	100,0

Source: processed data

The respondents in this study were all consumers who had made transactions with culinary MSMEs in Jambi City through the use of digital services such as e-commerce, social media, and fintech. The sample was selected using purposive sampling, specifically respondents who met the study criteria. Based on the results of the questionnaire distribution, the total number of respondents in this study was 101.

Respondent characteristics indicate that the majority of respondents were female, totaling 67 people (66.3%), while males numbered 34 people (33.7%). By age, the majority of respondents were in the 21-25 age group, totaling 55 people (54.5%), followed by the 17-20 age group with 28 people (27.7%), the 26-30 age group with 8 people (7.9%), those over 35 years old with 6 people (5.9%), and 4 people (4.0%) aged 31-35 years. Based on purchase frequency, the majority of respondents made purchases 1-3 times (60 people, 59.4%), followed by 4-7 times (23 people, 22.8%), and more than 7 times (18 people, 17.8%). This indicates that the study's respondents are predominantly female consumers of working age with fairly active purchasing frequency at culinary SMEs in Jambi City.

The results of the descriptive analysis show that the e-commerce variable received the highest score in the ease-of-use dimension, particularly for the indicator "online ordering apps make it easy to find culinary SME menus," with a score of 447, while the lowest score was for the indicator "ordering products via e-commerce is fast and efficient," with a score of 421. For the social media variable, the content quality dimension was the most dominant, with the indicator of attractive product visuals on social media receiving the highest score of 427, while the lowest score was found in the customer interaction dimension regarding quick and good responses to customers, at 398. The fintech variable indicates that the digital transaction ease dimension has the highest score for the indicator of fast and accurate digital payment confirmation at 443, while the lowest score is found in the financial system security dimension, specifically for the indicator of guaranteed fintech transaction security at 424.

As for the customer satisfaction variable, the overall satisfaction dimension stood out the most, with the indicator of overall satisfaction with products and services achieving the highest score of 449, while the lowest score was found in the indicator of digital services meeting or exceeding expectations at 426. Overall, the results of the descriptive analysis indicate that all research variables fall into the high to very high categories, suggesting that the use of digital technology can enhance customer satisfaction in the culinary SME sector in Jambi City.

Table 2
Validity dan Reability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
E-Commerce	0.851	0.852	0.893	0.627
Fintech	0.875	0.883	0.915	0.728
Customer Satisfication	0.888	0.889	0.922	0.748
Social Media	0.841	0.846	0.893	0.677

Source: processed data

The results of the convergent validity and reliability tests indicate that all constructs met the established criteria. The Cronbach's Alpha values for all variables were above 0.70: e-commerce at 0.851, social media at 0.841, fintech at 0.875, and customer satisfaction at 0.888. This indicates that all variables exhibit good internal consistency. The Composite Reliability (rho_c) values also exceeded 0.70, ranging from 0.893 to 0.922. The highest value was observed for the customer satisfaction variable, while the lowest values were found for the e-commerce and social media variables. Thus, all variables were deemed reliable. The Average Variance Extracted (AVE) values for all constructs are above 0.50, ranging from 0.627 to 0.748. The highest value is found in the customer satisfaction variable, and the lowest in the e-commerce variable. These results indicate that all constructs are convergent valid and capable of explaining more than 50% of the variance in their respective indicators.

Tabel 3
R Square

	R-square	R-square adjusted
Kepuasan Pelanggan	0.772	0.765

Source: processed data

The results of the structural equation modeling indicate that the R-squared value for the customer satisfaction variable is 0.772 and the adjusted R-squared value is 0.765. These values indicate that 77.2% of the variation in customer satisfaction can be explained by the e-commerce, social media, and fintech variables used in the research model, while the remaining 22.8% is influenced by other factors outside the model that were not examined in this study. The relatively small difference between the R-square and adjusted R-square values also indicates that the model has a good level of stability. Thus, this research model has strong explanatory power and is capable of effectively describing the relationships among variables in explaining customer satisfaction in the culinary SME sector in Jambi City.

Tabel 4
Q Square

	Q²predict
Y.1	0.575
Y.2	0.533
Y.3	0.508
Y.4	0.606

Source: processed data

The results of the predictive relevance test indicate that all indicators of the dependent variable have Q² predict values greater than zero, ranging from 0.508 to 0.606. These values indicate that the research model has good predictive power for the dependent variable, as it is able to adequately predict variations in customer satisfaction indicators. Based on the PLS-SEM assessment criteria, all indicators fall into the moderate to strong category, so overall the model is assessed as having good predictive relevance. Thus, the structural model constructed is not only capable of explaining the relationships between variables but also has good predictive power in explaining the customer satisfaction variable.

Tabel 5
F Square

Kepuasan Pelanggan	
E-Commerce	0.210
Fintech	0.079
Media Sosial	0.215

Source: processed data

Based on the table, the results of the effect size (f^2) test show that the e-commerce variable has a value of 0.210 and the social media variable has a value of 0.215. Both values fall into the moderate influence category, meaning that e-commerce and social media make a fairly strong contribution to explaining customer satisfaction. Meanwhile, the fintech variable has an effect size of 0.079, which falls into the small effect category, so its contribution to customer satisfaction is relatively lower compared to the other two variables. Overall, these results indicate that e-commerce and social media are the more dominant factors in enhancing customer satisfaction within the culinary SME sector in Jambi City, while fintech continues to serve as a supporting factor in the research model.

Tabel 6
Uji Hipotesis

	Original sample (O)
E-Commerce -> Kepuasan Pelanggan	0.401
Fintech -> Kepuasan Pelanggan	0.234
Media Sosial -> Kepuasan Pelanggan	0.330

Source: processed data

Based on the path coefficient table, all independent variables have positive path coefficients for customer satisfaction. This indicates that increases in the variables of e-commerce, social media, and fintech will be followed by an increase in customer satisfaction in the culinary SME sector in Jambi City. These path coefficients reflect a positive relationship between the independent variables and the dependent variable in the research model.

The e-commerce variable has a path coefficient of 0.401, indicating the strongest positive influence on customer satisfaction. Next, the social media variable has a coefficient value of 0.330, making it the second most dominant factor in increasing customer satisfaction. Meanwhile, the fintech variable has a path coefficient of 0.234, which also indicates a positive influence but is relatively smaller compared to the other variables. Overall, e-commerce is the most dominant variable influencing customer satisfaction, followed by social media and fintech.

Tabel 7
Uji Signifikan

	Original sample (O)
E-Commerce -> Customer Satisfaction	0.401
Fintech -> Customer Satisfaction	0.234
Social Media -> Customer Satisfaction	0.330

Source: processed data

Significance tests were conducted to determine whether the relationship between the independent and dependent variables in the research model has a statistically significant effect. A relationship between variables is considered significant if the T-statistic value is greater than 1.96 and the P-value is less than 0.05 at a 5% significance level. The test results indicate that the e-commerce variable has a positive and significant effect on customer satisfaction, with a T-statistic of 3.632 and a P-value of 0.000. The fintech variable was also found to have a positive and significant effect, with a T-statistic of 2.343 and a P-value of 0.019. Furthermore, the social media variable has a positive and significant effect on customer satisfaction with a T-statistic of 4.440 and a P-value of 0.000. Among all independent variables, social media has the highest T-statistic, indicating the strongest statistical

influence. This indicates that effective use of social media can enhance interaction, trust, and customer satisfaction. Overall, these results demonstrate that e-commerce, fintech, and social media have a significant impact on customer satisfaction within the culinary SME sector in Jambi City, thereby confirming all research hypotheses.

Based on these statistical findings, there appears to be a consistent positive influence of all digital variables on customers satisfaction. To further understand how the mechanism of technology utilization shape the consumer experience in practice, the following is an in dept analysis of the research results. The analysis shows that all digital variables have a positive influence on customer satisfaction, though with varying degrees of contribution. E-commerce was found to be the most dominant factor influencing customer satisfaction with culinary SMEs in Jambi City. This confirms that the ease of finding that the ease of finding menus and the time efficiency of ordering through platform such as GoFood have become the primary standards of consumer expectations today. This finding reinforces the Technology Acceptance Model (TAM) theory, which states that the perceived ease of use of technology is directly proportional to user acceptance and satisfaction.

This study successfully fills a research gap identified in previous studies. While the studies by (Agnesia & Saputra, 2022; Shofa, 2024) showed inconsistent or relatively weak results in linking digital variables directly to financial performance, this study offers a different perspective by positioning customer satisfaction as a crucial mediating variable. This demonstrates that digital technology does not automatically increase profits instantly but rather works through improvements in consumer experience and perception. In the context of culinary SMEs in Jambi City, the integration of the digital ecosystem demonstrates a very strong model stability at the behavioral level, meaning that technology is more effective in building customer loyalty and emotional satisfaction. This satisfaction serves as a key indicator of long-term business sustainability, given that today's culinary consumers heavily rely on collective reviews and positive recommendations (electronic word of mouth) in the digital space.

In practical terms, these findings have strategic implications for MSME operators to shift from merely having a "digital presence" to "optimizing the digital experience" at every touchpoint. Although fintech makes the smallest contribution in this model, its role remains irreplaceable as a complementary instrument that ensures the security and credibility of transactions; without reliable fintech, the satisfaction built by e-commerce and social media can collapse at the final stage of payment. The low level of digital literacy among SMEs in Jambi City which has only reached 30% serves as a wake up call for the local government to immediately initiate comprehensive technical training programs. Public policy must be directed toward helping SMEs migrate to a truly customer centric ecosystem, so that digitalization is not merely a technological trend but a survival strategy relevant to the dynamics of the local market.

CONCLUSION

Based on the research findings, it can be concluded that the integration of the digital ecosystem encompassing e-commerce, social media, and fintech, whether simultaneously or partially plays a crucial role in enhancing customer satisfaction within the culinary SME sector in Jambi City. E-commerce has proven to be the most dominant determinant due to its ability to overcome barriers of distance and time through efficient ordering processes, which directly address consumers' need for convenience. Meanwhile, social media serves as a tool for building trust through two way interaction and the presentation of aesthetically pleasing visual content, which strengthens customers' emotional engagement. On the other hand, although its contribution is smaller compared to other variables, fintech provides essential added value in terms of the security and convenience of digital transactions. The synergy of these three technological pillars ultimately forms a service model capable of meeting the expectations of modern consumers in the era of digital transformation who desire a fast, transparent, and secure shopping experience.

Although this study yields significant findings, it has limitations in terms of its geographical scope which is limited to the city of Jambi and its sample size, which is restricted to a specific data collection period, therefore, generalizing the results to other sectors or regions should be done with caution. Additionally, this model has only explored three key technological variables as determinants of satisfaction. Given these limitations, it is recommended that local governments expand digital literacy programs, as there remains a significant gap among MSMEs that are not yet technologically

literate. For future research, it is highly recommended to expand the geographical scope of respondents and integrate new relevant variables such as the quality of logistics or delivery services, perceptions of pricing on digital platforms, and brand trust to obtain a more comprehensive picture of the dynamics of the digital business ecosystem in the SME sector.

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